

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Law Offices of Nona L. Ostrove, LLC  
1000 White Horse Road, Suite 703  
Voorhees, NJ 08043  
856-566-4200; Fax 856-566-4203  
Attorneys for Debtor  
By: Nona L. Ostrove, Esq. NO 2942

In Re:

ERNEST C. YOUNG, DEBTOR

Case Number: 17-23830/JNP

Hearing Date: 10/29/2019

Judge: JNP

Chapter: 13



Order Filed on November 5,  
2019 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Recommended Local Form:

☒ Followed

☐ Modified

**ORDER TO AVOID LIEN(S) IN A CHAPTER 13 CASE  
PURSUANT TO 11 U.S.C. § 522(f)**

The relief set forth on the following page is **ORDERED**.

**DATED: November 5, 2019**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

This matter was presented to the Court by the debtor on a Motion to Avoid Judicial Lien(s) on the property described as 420 Myrtle Ave. Lindenwold, NJ 08021., and it is hereby

ORDERED that the following judicial lien(s) is (are) avoided (list liens):

1. Fidelity National Title Insurance Company docketed in the Superior Court of NJ under Judgment No. DJ-105771-14 on June 18, 2014 in the amount of \$70,791.00.
2. \_\_\_\_\_
3. \_\_\_\_\_

and it is hereby further

ORDERED that the debtor may avoid the above referenced lien(s) and have same canceled of record as to the property, provided the debtor is granted a discharge in this chapter 13 case or in a succeeding Chapter 7 case in the event of conversion to Chapter 7 under Title 11 of the United States Code.

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Ernest C Young  
DebtorCase No. 17-23830-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db +Ernest C Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings, F.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Conika Majumdar on behalf of Creditor Fidelity National Title Insurance Company  
conika.majumdar@fnf.com  
David K Cuneo on behalf of Debtor Ernest C Young cuneoesq@gmail.com  
Denise E. Carlon on behalf of Creditor Colonial Savings, F.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Colonial Savings, F.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nona Ostrove on behalf of Debtor Ernest C Young nostrove@ostrovelaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10